

From the INTERNATIONAL SEARCHING AUTHORITY

**PCT**

To:  
 BEETZ- TIMPE- SIEGFRIED-  
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 D-80538 München  
 GERMANY

Engang: 12. DEZ. 1996  
 Frist 10. Feb. 1997

NOTIFICATION OF TRANSMITTAL OF  
THE INTERNATIONAL SEARCH REPORT  
OR THE DECLARATION

(PCT Rule 44.1)

Date of mailing 10. 12. 96  
(day/month/year)

Applicant's or agent's file reference <b>038450613/b0</b>	FOR FURTHER ACTION See paragraphs 1 and 4 below
International application No. <b>PCT/EP 96/03972</b>	International filing date (day/month/year) <b>10/09/1996</b>
Applicant <b>CITIBANK AKTIENGESELLSCHAFT et al.</b>	

1.  The applicant is hereby notified that the International Search Report has been established and is transmitted herewith.

Filing of amendments and statements under Article 19:

The applicant is entitled, if he so wishes, to amend the claims of the International Application (see Rule 46).

When? The time limit for filing such amendments is normally 2 months from the date of transmittal of the International Search Report; however, for more details, see the notes on the accompanying sheet.

Where? Directly to the International Bureau of WIPO  
 34, chemin des Colombettes  
 1211 Geneva 20, Switzerland  
 Facsimile No.: (41-22) 740.14.35

For more detailed instructions, see the notes on the accompanying sheet.

2.  The applicant is hereby notified that no International Search Report will be established and that the declaration under Article 17(2)(a) to that effect is transmitted herewith.

3.  With regard to the protest against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

the protest together with the decision thereon has been transmitted to the International Bureau together with the applicant's request to forward the texts of both the protest and the decision thereon to the designated Office.

no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. Further action(s): The applicant is reminded of the following:

Shortly after 18 months from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau as provided in Rules 90a(1) and 90b(3), respectively, before the completion of the technical preparations for international publication.

Within 19 months from the priority date, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase until 30 months from the priority date (in some Offices even later).

Within 20 months from the priority date, the applicant must perform the prescribed acts for entry into the national phase before all designated Offices which have not been elected in the demand or in a later election within 19 months from the priority date or could not be elected because they are not bound by Chapter II.

Name and mailing address of the International Searching Authority  European Patent Office, P.B. 5818 Patentlaan 2 NL-2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl Fax: (+31-70) 340-3016	Authorized officer <b>Lucia Van Pinxteren</b>
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## PATENT COOPERATION TREATY

## PCT

## INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference <b>038450613/b0</b>	<b>FOR FURTHER ACTION</b>	see Notification of Transmittal of International Search Report (Form PCT/ISA/220) as well as, where applicable, item 5 below.
International application No. <b>PCT/EP 96/03972</b>	International filing date (day/month/year) <b>10/09/1996</b>	(Earliest) Priority Date (day/month/year) <b>14/09/1995</b>
Applicant <b>CITIBANK AKTIENGESELLSCHAFT et al.</b>		

This International Search Report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This International Search Report consists of a total of 2 sheets.  
 It is also accompanied by a copy of each prior art document cited in this report.

1.  Certain claims were found unsearchable (see Box I).
2.  Unity of invention is lacking (see Box II).
3.  The international application contains disclosure of a nucleotide and/or amino acid sequence listing and the international search was carried out on the basis of the sequence listing
  - filed with the international application.
  - furnished by the applicant separately from the international application,
    - but not accompanied by a statement to the effect that it did not include matter going beyond the disclosure in the international application as filed.
  - Transcribed by this Authority
4. With regard to the title, 
  - the text is approved as submitted by the applicant.
  - the text has been established by this Authority to read as follows:
5. With regard to the abstract, 
  - the text is approved as submitted by the applicant.
  - the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box III. The applicant may, within one month from the date of mailing of this International Search Report, submit comments to this Authority.
6. The figure of the drawings to be published with the abstract is:  
 Figure No. 1
  - as suggested by the applicant.
  - because the applicant failed to suggest a figure.
  - because this figure better characterizes the invention.
  - None of the figures.

**A. CLASSIFICATION OF SUBJECT MATTER**  
**IPC 6 G06F17/60**

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

**IPC 6 G06F**

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US,A,5 305 200 (HARTHEIMER ET AL) 19 April 1994 see column 5, line 59 - column 6, line 4 see column 6, line 62 - column 7, line 37 ---	1,18,24, 25
A	GB,A,2 277 389 (FUJITSU ET AL) 26 October 1994 see page 4, line 37 - page 6, line 20 see page 18, line 18 - page 20, line 22 ---	1-28
A	EP,A,0 513 484 (BULL) 19 November 1992 see abstract ---	6-14
P,A	WO,A,95 26005 (BELZBERG) 28 September 1995 see page 16, line 8 - page 17, line 17 -----	1-9, 15-28

Further documents are listed in the continuation of box C.

Patent family members are listed in annex.

\* Special categories of cited documents :

- \*A\* document defining the general state of the art which is not considered to be of particular relevance
- \*E\* earlier document but published on or after the international filing date
- \*L\* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another reference or special reason (as specified)
- \*O\* document referring to an oral disclosure, use, exhibition or other means
- \*P\* document published prior to the international filing date but later than the priority date claimed

- \*T\* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
- \*X\* document of particular relevance, the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
- \*Y\* document of particular relevance when it cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
- \*Z\* document member of the same patent family

Date of the actual completion of the international search

29 November 1996

Date of mailing of the international search report

10.12.96

Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patenttaan 2  
NL-1000 DK-1000 Amsterdam  
Tel: (+ 31-70) 340-2040, Tx. 31 651 epo nl.  
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Authorized officer

Pottiez, M

Information on patent family members

International Application No  
PCT/EP 96/03972

Patent document cited in search report	Publication date	Patent family member(s)		Publication date
US-A-5305200	19-04-94	NONE		
GB-A-2277389	26-10-94	JP-A-	6309347	04-11-94
		US-A-	5508913	16-04-96
EP-A-513484	19-11-92	AU-A-	1135392	24-09-92
WO-A-9526005	28-09-95	CA-A-	2119921	24-09-95
		AU-A-	1752095	09-10-95